The City of Knoxville’s
2020 - 2024
Consolidated Plan

Housing and Neighborhood Development
(formerly Community Development)

Becky Wade, Director
Linda Rust, CD Administrator

January 21, 2020
Agenda

- Consolidated Plan
- Annual Action Plan(s)
- Funding
- Community Engagement
  - Process
  - Findings
- Other Information Impacting the Plan
- Draft Goals and Objectives
- Analysis of Impediments to Fair Housing Choice
- Timeline
- Break-out Groups for Feedback
Consolidated Plan

- Required by the U.S. Department of Housing and Urban Development (HUD)
- Every Five Years
- Begins July 1, 2020 and Ends June 30, 2025
- Due May 15, 2020

- A Strategic Plan
  - Has No Funding Attached to it
  - Extensive Community Engagement
    - Public Participation
    - Consultation with Partners

- Goals
- High and Low Priority Objectives
Annual Action Plan

- Also Required by HUD
- Every Year
- Year One is July 1, 2020 through June 30, 2021
- Also due ~ May 15, 2020
- An Action Plan to meet the Goals and Objectives of the Consolidated Plan
- Funding is Allocated Annually
- Years two - five update the Consolidated Plan
- Community Engagement
  - Public Participation
  - Consultation with Partners
- CAPER – Annual Report of Accomplishments
U.S. Department of Housing & Urban Development (HUD) Funding

$4M+ Total in PY2019-2020

CDBG - Community Development Block Grant

$1,694,000 in PY2019-2020

To develop viable urban communities by:

- Providing decent housing
- A suitable living environment, and by
- Expanding economic opportunities,

principally for low- and moderate-income (LMI) persons.
U.S. Department of Housing & Urban Development (HUD) Funding

**HOME Investment Partnerships**

$1,043,957 in PY2019-2020

To increase homeownership and affordable housing opportunities for low and very low-income Americans.

- Rental Housing
- Homeownership
U.S. Department of Housing & Urban Development (HUD) Funding

ESG – Emergency Solutions Grant
A Direct Allocation is Expected in PY2020

The ESG program provides funding to:

- Engage homeless individuals and families living on the street
- Improve the number and quality of emergency shelters for homeless individuals and families
- Help operate these shelters
- Provide essential services to shelter residents
- Rapidly re-house homeless individuals and families and
- Prevent families and individuals from becoming homeless.
(Local) City Funding in PY2019-2020

Affordable Housing - $9M+
- Affordable Rental Development Fund – $4.6M
- Austin Homes Redevelopment – $4.25M
- Affordable Housing Trust Fund/ETN Foundation – $323,000

Homelessness - $1M+
- The Foyer Low-Barrier Shelter – $371,000
- Case Management and Outreach – $339,955
- Homeless Agency Grants – $201,000
- Day Space – $170,054
- HMIS – $51,000

Other Community Development Activities – $1M+
- Commercial Façade Improvement Program – $500,000
- Historic Preservation – $500,000
- Blighted and Chronic Problem Property Redevelopment – $200,000
- Accessibility/ADA – $50,000 (part of a larger capital budget)
Community Engagement Process

- **Kick-Off** – July 7, 2019
- On-line Survey - 400 Respondents
- Door-to-Door Surveys – 94 Respondents
- Meetings (Polling) – 8 Meetings/129 Respondents

1. East Neighborhoods – 8/19/2019
2. North Neighborhoods – 8/20/2019
3. West Neighborhoods – 8/22/2019
4. South Neighborhoods – 8/26/2019
5. SEEED Staff – 9/17/2019
6. Public Meeting – 9/25/2019
7. Public Meeting – 9/26/2019
8. KCDC Tenant’s Council – 10/23/2019
- Focus Groups – 146 participants over 11 meetings
  - Homelessness
    1. The Next Step Initiative
    2. Homeless Youth Advisory Board
    3. Knoxville-Knox County Homeless Coalition
  - Racial and Ethnic Minorities
    4. NAACP Housing and Equity Committee
    5. Latinx Advocates
    6. Lonsdale Elementary School Parents (Spanish-speaking)
  - Seniors and People with Disabilities
    7. CAC Office on Aging
    8. Mayor’s Council on Disability Issues
  - Low Income Communities
    9. Lonsdale Neighborhood Leaders
    10. GSP Community Schools Resource Coordinators
    (11.) Affordable Housing Developers
- Questionnaires and Other Feedback
  - Homelessness
    - Volunteer Ministry Center
  - Racial and Ethnic Minorities
    - NAACP
    - The City’s Diversity Business Advisory Council
    - Bridge Refugee Services
  - Seniors and People with Disabilities
    - Positively Living
  - Knox County Schools
  - Broadband Service Providers
The Survey

- **Demographic/other - 10 questions**
  - Selections could be analyzed by different respondent “populations”

- **Priority Community Needs - 10 questions**
  - First 9 questions involved picking top 3 (or 5) selections in specific categories:
    - Neighborhood Needs
    - Homeownership Needs
    - Rental Housing Needs
    - Homeless Needs
    - Housing Needs for Special Populations
    - Economic Development Needs
    - Public Service Needs
    - Public Infrastructure Needs
    - Public Facility Needs
  - The 10th question asked top 3 overall categories
The Results!
Priority Need Categories – Overall

- Homelessness needs: 320
- Neighborhoods needs: 242
- Economic development needs: 212
- Infrastructure needs: 204
- Public services needs: 200
- Rental housing needs: 198
- Housing needs for special populations: 189
- Homeownership needs: 165
- Public facilities needs: 66
Survey Demographics

- **623 Total Respondents**
  - 63.5% Female, 36.3% Male, <1% Non-binary/other
  - 71% White, non-Hispanic, 29% Racial or Ethnic Minority (21% African American/Black)
  - 65% homeowners, 29.5% rent, 5.5% neither
  - 77% 1-2 person households (44% in 1 person households)
  - 30% 2-parent households
  - 22% single, non elderly
  - 20% elderly
  - 18% other (non elderly, married-person households w/o children)
  - 10% single-parent households
  - 19% People with Disabilities
  - **49%+ Low/Moderate Income (within 80% AMI)**

- **Geographical Area Breakdown**
  - 28% North
  - 24% West
  - 20% East
  - 16% South
  - 3% Downtown
  - 8% Outside city of Knoxville
Homelessness Needs
Ranked Highest Overall

Priority Need Categories - Overall

- Homelessness needs: 320
- Neighborhoods needs: 242
- Economic development needs: 212
- Infrastructure needs: 204
- Public services needs: 200
- Rental housing needs: 198
- Housing needs for special populations: 189
- Homeownership needs: 165
- Homeownership needs: 66
- Public facilities needs: 66
Please choose from the following, the top 3 most important HOMELESS needs:

- Affordable perm housing
- Homelessness Prevention
- Supportive Services
- Employment/Economic stability
- Rapid Re-Housing
- Emergency Shelter and other short-term housing
- Street Outreach
Affordable Permanent Housing Needs
Ranked Highest within Homeless Needs Category

Homelessness Needs - Overall

- Affordable perm housing: 322
- Homelessness Prevention: 318
- Supportive Services: 298
- Employment/Economic stability: 276
- Rapid Re-Housing: 218
- Emergency Shelter and other short-term housing: 211
- Street Outreach: 119
Mental health appears to be one of the largest contributing factors to individuals experiencing homelessness. Poor mental health can also act as a predictor for substance abuse and poor physical health.
Homelessness Needs

Closing of Lakeshore is a concern because many former residents had nowhere to go.

Need more housing for homeless youth, especially those aging-out of government programs.

Knoxville’s homeless need a Day Space where they can access showers, laundry, phone charging, computer access, etc. (South Knox)

Knoxville needs a Housing Navigator who can coordinate services across agencies.
Neighborhood Needs
Ranked Second Highest Overall

Priority Need Categories - Overall

- Homelessness needs
- Neighborhoods needs
- Economic development needs
- Infrastructure needs
- Public services needs
- Rental housing needs
- Housing needs for special populations
- Homeownership needs
- Home needs
- Public facilities needs
Affordability of Housing
Ranked Highest within Neighborhood Needs Category
Comprehensive Housing Affordability Strategy (CHAS) Data
American Communities Survey (ACS) 2012-2016

More than a Third of Households Pay Too Much for Housing in Knoxville

- Not Affordable (Cost Burden > 30%)
- Affordable (Cost Burden <= 30%)
- Cost Burden Data Not Available

Released 8/5/2019
Data for: Knoxville city; Tennessee

Incomes are not keeping pace with housing costs
From 2012 to 2016:

- Home Prices 10%
  Zillow.com
- Rents 26%
  RentJungle.com
- Household Incomes 5%
  2012-2016 ACS 5-Year Estimates for Knoxville city.
### 2-1-1 East Tennessee

**Jan 16, 2019 to Jan 15, 2020**

**TOTAL CALLS 151**

**TOTAL REQUESTS 202**

<table>
<thead>
<tr>
<th>Top Request Categories</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing &amp; Shelter</td>
<td>29.2%</td>
</tr>
<tr>
<td>Food</td>
<td>15.3%</td>
</tr>
<tr>
<td>Utilities</td>
<td>25.7%</td>
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<tr>
<td>Healthcare</td>
<td>5.9%</td>
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<tr>
<td>Mental Health &amp; Addictions</td>
<td>2.1%</td>
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<tr>
<td>Employment &amp; Income</td>
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<tr>
<td>Clothing &amp; Household</td>
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<td>Child Care &amp; Parenting</td>
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<td>Government &amp; Legal</td>
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<tr>
<td>Transportation Assistance</td>
<td>3.7%</td>
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<tr>
<td>Education</td>
<td>&lt;1%</td>
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<tr>
<td>Disaster</td>
<td>&lt;1%</td>
</tr>
<tr>
<td>Other</td>
<td>5.3%</td>
</tr>
</tbody>
</table>

54.9% of all calls
Homes are being “flipped” and losing affordable status.

Improve relationships between KPD and neighborhoods. Return of the “Beat Cop.”

Infrastructure improvements can help to reduce crime and improve accessibility.

More partnership between government, nonprofits, private businesses, neighborhoods, and residents to increase housing stock, create local economic opportunities, and build capacity.
Economic Development Needs
Ranked Third Highest Overall
Job Creation

Ranked **Highest** within Economic Development Needs Category

![Economic Development Needs-Overall Chart]

- **Job Creation**
- **Support for existing businesses in redevelopment areas**
- **Startups and business expansion**
- **Loans and technical assistance to small businesses**
- **Support for minority and women-owned businesses**
- **Green jobs**
Tennessee wages still averaged nearly 12% less than the U.S. average wage rate of $25.76 \textsuperscript{38} ($22.67)
The Poverty Rate of black residents in Knoxville, Tennessee is dramatically higher than the national average of 25.2%. 12,991 of 31,252 black Tennesseans live below the poverty line.

<table>
<thead>
<tr>
<th>Race</th>
<th>Population</th>
<th>Poverty Rate</th>
<th>National Poverty Rate</th>
<th>Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Black</td>
<td>31,252</td>
<td>41.60%</td>
<td>25.20%</td>
<td>16.90%</td>
</tr>
<tr>
<td>Asian</td>
<td>3,434</td>
<td>19.60%</td>
<td>11.90%</td>
<td>1.90%</td>
</tr>
<tr>
<td>Other</td>
<td>3,077</td>
<td>32.60%</td>
<td>23.80%</td>
<td>1.70%</td>
</tr>
<tr>
<td>Two Or More Races</td>
<td>5,520</td>
<td>44.80%</td>
<td>18.40%</td>
<td>3.00%</td>
</tr>
<tr>
<td>White</td>
<td>125,569</td>
<td>21.50%</td>
<td>10.30%</td>
<td>68.10%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>9,972</td>
<td>34.60%</td>
<td>22.20%</td>
<td>5.40%</td>
</tr>
</tbody>
</table>

Source: 2017 ACS 5 Year

"African Americans in Knox County lead the state and are nationally ranked when it comes to poverty."
– Rep. Rick Staples, Tennessee State Representative, 01/06/2020

*Labor force participation among adult African American males is lower than it was during The Great Depression. Why?*

- Wages not keeping up with economic growth
- Barriers to employment like transportation, childcare, etc.
- The same barriers than keep people from jobs, also keep them from school/training

- Deniece Thomas, Deputy Commissioner of Workforce Learning and Development, Tennessee Department of Labor and Workforce Development, 01/06/2020
More jobs are needed that pay a living wage.

Need a “training-to-employment” construction pipeline. *East Knox*

Help remove barriers to employment, especially for single mother immigrants and former felons.

Streamlined DBE system that helps connect small businesses to government.
Public Infrastructure Needs

Ranked
Fourth Highest Overall

Street Improvements – Pedestrian *

Ranked Highest within this Category

Public Transit
Ranked second highest
Public Infrastructure Needs

Comments

- KAT needs to be expanded with new routes to Farragut, Karns, Powell, South County; expanded hours of operation; and increased frequency of buses.

- Water/sewer improvements for heavy rainfall. (East Knox)

- More traffic calming. (North Knox)
Priority Need Categories - Overall

Public Service Needs
Ranked Fifth Highest Overall

Health Services (including Mental Health Services) *
Ranked Highest within this Category
Health services (including mental health) are expensive and scarce. Cherokee Health is overwhelmed.

Increase “people-centered” case management and wrap-around services.

“Working Poor” Dilemma – As individuals rise out of poverty, they become ineligible for community / government support.
Rental Housing Needs
Ranked Sixth Highest Overall

Energy Efficiency Improvements *
Ranked Highest within Both Categories

Homeownership Needs
Ranked Eighth Highest Overall

**Rental Housing Needs - Overall**

- Energy efficiency improvements
- Tenant Based Rental Assistance
- Rehabilitation
- Accessibility
- Broadband Internet
- New Construction
- Lead Based Paint Abatement

**Homeownership Needs - Overall**

- Energy efficiency improvements
- Rehabilitation
- Down payment/Closing Cost Assistance
- Broadband Internet
- Accessibility
- New Construction
- Lead-Based Paint Abatement
American Communities Survey (ACS) 2013-2017

Data for: Knoxville city

Over 57,000 housing units (64%) > 40 years old
Over 10,800 housing units (12%) > 80 years old
2-1-1 East Tennessee
Jan 16, 2019 to Jan 15, 2020
TOTAL CALLS 151
TOTAL REQUESTS 202

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<tr>
<td>Shelters</td>
<td>17.8%</td>
</tr>
<tr>
<td>Low-cost housing</td>
<td>10.2%</td>
</tr>
<tr>
<td>Home repair/ maintenance</td>
<td>12.5%</td>
</tr>
<tr>
<td>Rent assistance</td>
<td>55.5%</td>
</tr>
<tr>
<td>Mortgage assistance</td>
<td>1.7%</td>
</tr>
<tr>
<td>Landlord/ tenant issues</td>
<td>0%</td>
</tr>
<tr>
<td>Contacts</td>
<td>1.8%</td>
</tr>
<tr>
<td>Other housing &amp; shelter</td>
<td>&lt;1%</td>
</tr>
</tbody>
</table>
Rental and Homeownership
Housing Needs
Comments

- Need more affordable housing landlords and support for those who are already providing it.

- For many, utility bills / fees are unaffordable.

- Need homes that are designed for individuals with disabilities and seniors who can “age in place.”

- More resources needed to help people keep their homes and build wealth.
Special Populations’ Housing and Service Needs
Ranked Seventh Highest Overall

Housing and Services for the Mentally Ill
Ranked Highest within this Category
(Respondents were able to select five)
Special Populations’ Housing and Service Needs

Comments

- Need more permanent supportive housing for all special populations.

- AIDS/HIV is on the rise but it ranked low in the survey. Need more public education in this area.
Public Facilities Needs

**Last Priority Need Overall**

**Neighborhood and Community Centers** *

Ranked **Highest** within this Category
In addition, respondents suggested creating public shared spaces like:

- Entrepreneur / Small Business / Maker Space
- LBGTQUA+ community center
- Job creation center with computers, and
- Day space for individuals with developmental disabilities
Things that are going well!

- Decrease in veteran homelessness
- Law enforcement card that helps KPD to communicate with individuals with disabilities
- Section 8 path to homeownership program
- CAC Office on Aging’s Yellow Book
We need a VELO-DROME!
NBA Basketball Team
WNBA Basketball Team
More traffic police
Peace, love, kindness!
HUD Federal Objectives

- **CDBG**
  - Providing Decent Housing
  - Create a Suitable Living Environment
  - Create Economic Opportunities
    (for low- and moderate-income people, households and areas)

- **HOME**
  - Increase homeownership and affordable housing opportunities for low and very low-income Americans.

- **ESG**
  - Street Outreach
  - Emergency Shelter
  - Homelessness Prevention
  - Rapid Re-housing
  - HMIS
Other Information Impacting the Consolidated Plan

- Housing Needs Assessment - CHAS Data, consultation with KCDC
- Homeless Needs Assessment - KnoxHMIS Data, consultation with the Continuum of Care/Homeless Coalition
- Housing Market Analysis (with Knox County)
- Analysis of Impediments to Fair Housing Choice (AI)
## Draft Goals and Objectives

<table>
<thead>
<tr>
<th>Goal: Reduce and Prevent Homelessness</th>
<th>Priority</th>
<th>Federal Objectives</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Objective:</strong> Increase Affordable Permanent Housing, through:</td>
<td>High</td>
<td>Provide Decent Housing (DH)</td>
</tr>
<tr>
<td>• Rental Housing Development/Rehabilitation</td>
<td>High</td>
<td>DH</td>
</tr>
<tr>
<td>• Permanent Supportive Housing Development/Rehabilitation</td>
<td>High</td>
<td>DH</td>
</tr>
<tr>
<td><strong>Objective:</strong> Prevent Homelessness and Prevent Displacement, through:</td>
<td>High</td>
<td>DH</td>
</tr>
<tr>
<td>• Emergency Home Repair Services</td>
<td>High</td>
<td>DH</td>
</tr>
<tr>
<td>• Homelessness Prevention Services, including Case Management and Supportive Services</td>
<td>High/ESG</td>
<td>Homelessness Prevention</td>
</tr>
<tr>
<td><strong>Objective:</strong> Connect People to Resources, through:</td>
<td>High/ESG</td>
<td>Rapid Re-housing (RRH)</td>
</tr>
<tr>
<td>• Case management, including Housing Navigation</td>
<td>High/ESG</td>
<td>RRH and Emergency Shelter</td>
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<tr>
<td>• Employment and Economic Stability</td>
<td>High</td>
<td>Create Economic Opportunities</td>
</tr>
<tr>
<td>• Street Outreach</td>
<td>High/ESG</td>
<td>Street Outreach</td>
</tr>
<tr>
<td>• HMIS</td>
<td>High/ESG</td>
<td>HMIS</td>
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<tr>
<td><strong>Objective:</strong> Provide Emergency Shelter (Including Low-barrier Shelter)</td>
<td>High</td>
<td>Create a Suitable Living Environment</td>
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<tr>
<td><strong>Objective:</strong> Provide Emergency Services (Including Amenities)</td>
<td>High/ESG</td>
<td>Emergency Shelter</td>
</tr>
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<table>
<thead>
<tr>
<th>Goal: Stabilize and Revitalize Neighborhoods</th>
<th>Priority</th>
<th>Federal Objectives</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Objective:</strong> Increase Housing Affordability through Housing Development, by:</td>
<td>High</td>
<td>Provide Decent Housing (DH)</td>
</tr>
<tr>
<td>• Partnering with Community Housing Development Organizations (CHDOs) and Others</td>
<td>High</td>
<td>DH</td>
</tr>
<tr>
<td>• Providing Down Payment and Closing Cost Assistance to CHDO Home Buyers</td>
<td>High</td>
<td>DH</td>
</tr>
<tr>
<td><strong>Objective:</strong> Prevent Displacement through Housing Rehabilitation</td>
<td>High</td>
<td>DH</td>
</tr>
<tr>
<td><strong>Objective:</strong> Support Public Services, including:</td>
<td>High/ESG</td>
<td>Emergency Shelter and Street Outreach</td>
</tr>
<tr>
<td>• Health Services (Mental Health and Substance Abuse, especially for Special Populations)</td>
<td>High</td>
<td>Create Economic Opportunities</td>
</tr>
<tr>
<td>• Employment and Job Training</td>
<td>High</td>
<td>DH</td>
</tr>
<tr>
<td>• Energy Conservation in Affordable Housing Development</td>
<td>High</td>
<td>DH</td>
</tr>
<tr>
<td>• Broadband Internet in Affordable Housing</td>
<td>High</td>
<td>DH</td>
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<tr>
<td><strong>Objective:</strong> Support Improvements to Public Infrastructure, through:</td>
<td>Low</td>
<td>Create a Suitable Living Environment (SL)</td>
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<tr>
<td>• Pedestrian and Vehicular Street Improvements</td>
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<td>SL</td>
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<tr>
<td>• Storm Water Improvements</td>
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<td>SL</td>
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<tr>
<td><strong>Objective:</strong> Support Public Facility Improvements - Energy Conservation</td>
<td>Low</td>
<td>SL</td>
</tr>
<tr>
<td><strong>Objective:</strong> Improve Blighted Properties with HUD funds</td>
<td>Low</td>
<td>SL</td>
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<table>
<thead>
<tr>
<th>Goal: Create Economic Opportunity</th>
<th>Priority</th>
<th>Federal Objectives</th>
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</thead>
<tbody>
<tr>
<td><strong>Objective:</strong> Create Job Opportunities, through:</td>
<td>High</td>
<td>Provide Decent Housing (DH)</td>
</tr>
<tr>
<td>• HUD-funded Affordable Housing Construction Activities</td>
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<td>DH</td>
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<tr>
<td>• HUD and/or Other Source(s)-funded Construction Activities</td>
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<td><strong>Objective:</strong> Increase Economic Opportunity, through:</td>
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<td>Create Economic Opportunities (EO)</td>
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<td>• Development of a Construction-related Job Pipeline</td>
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<tr>
<td>• Creation of a Central Repository of Contractors and Sub-contractors</td>
<td>High</td>
<td>EO</td>
</tr>
<tr>
<td>• Support Capacity-building within the Community</td>
<td>High</td>
<td>EO</td>
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<table>
<thead>
<tr>
<th>Goal: Enhance the Availability, Accessibility, and Quality of Affordable Housing</th>
<th>Priority</th>
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<tr>
<td>• Rehabilitation</td>
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<td>DH</td>
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<tr>
<td><strong>Objective:</strong> Increase Affordable Owner-occupied Housing, through:</td>
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<td>DH</td>
</tr>
<tr>
<td>• New Construction (including Partnering with CHDOs)</td>
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<td>DH</td>
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<tr>
<td>• Down Payment and Closing Cost Assistance to CHDO Home Buyers</td>
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<td>• Rehabilitation</td>
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<td><strong>Objective:</strong> Increase Permanent Supportive Housing</td>
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<tr>
<td><strong>Objective:</strong> Provide Tenant-Based Rental Assistance</td>
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<tr>
<td>Goal: Reduce and Prevent Homelessness</td>
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</table>

| **Objective:** Prevent Homelessness and Prevent Displacement, through: | High | |
| - Emergency Home Repair Services | High | DH |
| - Homelessness Prevention Services, including Case Management and Supportive Services | High/ESG | Homelessness Prevention |

| **Objective:** Connect People to Resources, through: | High/EFG | |
| - Rapid Re-housing Assistance | High/EFG | Rapid Re-housing (RRH) |
| - Case management, including Housing Navigation | High/EFG | RRH and Emergency Shelter |
| - Employment and Economic Stability | High | Create Economic Opportunities (EO) |
| - Street Outreach | High/EFG | Street Outreach |
| - HMIS | High/EFG | HMIS |

| **Objective:** Provide Emergency Shelter (Including Low-barrier Shelter) | High | Create a Suitable Living Environment |

| **Objective:** Provide Emergency Services (Including Amenities) | High/EFG | Emergency Shelter |
## DRAFT Goals and Objectives

<table>
<thead>
<tr>
<th>Goal: Stabilize and Revitalize Neighborhoods</th>
<th>Priority</th>
<th>Federal Objectives</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Objective:</strong> Increase Housing Affordability through Housing Development, by:</td>
<td>High</td>
<td>Provide Decent Housing (DH)</td>
</tr>
<tr>
<td>• Partnering with Community Housing Development Organizations (CHDOs) and Others</td>
<td>High</td>
<td>DH</td>
</tr>
<tr>
<td>• Provide Down Payment and Closing Cost Assistance to CHDO Home Buyers</td>
<td>High</td>
<td>DH</td>
</tr>
</tbody>
</table>

## Objective: Prevent Displacement through Housing Rehabilitation

<table>
<thead>
<tr>
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</tr>
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<tbody>
<tr>
<td>High</td>
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</table>

## Objective: Support Public Services

<table>
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<tbody>
<tr>
<td>High/ESG</td>
<td>Emergency Shelter and Street Outreach</td>
</tr>
<tr>
<td>High</td>
<td>Create Economic Opportunities</td>
</tr>
<tr>
<td>High</td>
<td>DH</td>
</tr>
<tr>
<td>Low</td>
<td>DH</td>
</tr>
</tbody>
</table>

### Health Services (Mental Health and Substance Abuse, especially for Special Populations)

### Employment and Job Training

### Energy Conservation in Affordable Housing Development

### Broadband Internet in Affordable Housing

## Objective: Support Improvements to Public Infrastructure, through:

<table>
<thead>
<tr>
<th>Priority</th>
<th>Federal Objectives</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>Create a Suitable Living Environment (SL)</td>
</tr>
</tbody>
</table>

### Pedestrian and Vehicular Street Improvements

### Storm Water Improvements

## Objective: Support Public Facility Improvements - Energy Conservation

<table>
<thead>
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<tbody>
<tr>
<td>Low</td>
<td>SL</td>
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## Objective: Improve Blighted Properties with HUD funds

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>SL</td>
</tr>
<tr>
<td>Goal: Create Economic Opportunity</td>
<td>Priority</td>
</tr>
<tr>
<td>----------------------------------</td>
<td>----------</td>
</tr>
<tr>
<td><strong>Objective</strong>: Create Job Opportunities, through:</td>
<td></td>
</tr>
<tr>
<td>- HUD-funded Affordable Housing Construction Activities</td>
<td>High</td>
</tr>
<tr>
<td>- HUD and/or Other Source(s)-funded Construction Activities</td>
<td>High</td>
</tr>
<tr>
<td><strong>Objective</strong>: Increase Economic Opportunity, through:</td>
<td></td>
</tr>
<tr>
<td>- Development of a Construction-related Job Pipeline</td>
<td>High</td>
</tr>
<tr>
<td>- Creation of a Central Repository of Contractors and Subcontractors</td>
<td>High</td>
</tr>
<tr>
<td>- Support Capacity-building within the Community</td>
<td>High</td>
</tr>
</tbody>
</table>

**Construction-related Job Pipeline**

- Workforce Development
- Home Improvement Contractors / Sub-Contractors
- General Contractors
<table>
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<td><strong>Goal: Enhance the Availability, Accessibility, and Quality of Affordable Housing</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Objective: Increase Affordable Rental Housing, through:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- New Construction</td>
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<td>Provide Decent Housing (DH)</td>
</tr>
<tr>
<td>- Rehabilitation</td>
<td>High</td>
<td>DH</td>
</tr>
<tr>
<td><strong>Objective: Increase Affordable Owner-occupied Housing, through</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- New Construction (Including Partnering with CHDOs)</td>
<td>High</td>
<td>DH</td>
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<tr>
<td>- Down Payment and Closing Cost Assistance to CHDO Home-Buyers</td>
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</tr>
<tr>
<td>- Rehabilitation</td>
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<td>DH</td>
</tr>
<tr>
<td><strong>Objective: Increase Permanent Supportive Housing</strong></td>
<td>High</td>
<td>DH</td>
</tr>
<tr>
<td><strong>Objective: Provide Tenant-Based Rental Assistance</strong></td>
<td>Low</td>
<td>DH</td>
</tr>
</tbody>
</table>
The Entitlement grantee must perform an Analysis of Impediments to Fair Housing Choice (AI) to include in the Consolidated Plan.

The AI is a requirement by HUD to ensure that its entitlement jurisdictions are "affirmatively furthering fair housing choice through its federally funded programs and projects."

The basis for this requirement is embedded in the Federal Fair Housing Act (FHA) as of the Civil Rights Act of 1968, which (in summary):

"Prohibits discrimination in housing practices on the basis of race, color, religion, sex, national origin, familial status, and disability."
The purpose of the AI is to:

+ Serve as the substantive, logical basis of fair housing planning;

+ Provide essential and detailed information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates; and

+ Assist in building public support for fair housing efforts.

The AI involves the assessment of:

+ The entitlement jurisdiction's laws, regulations, administrative policies, procedures, and practices.

+ How laws affect the location, availability, and accessibility of housing.

+ Conditions, both public and private, affecting fair housing choice for all protected classes.

+ The availability of affordable, accessible housing in a range of unit sizes.

+ Examination of data regarding the nature and extent of fair housing complaints and suits.
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE (AI)

Data for the AI is collected through several sources:

- The Citizen Participation Process: public meetings, surveys and interviews with local government officials, partner organizations, nonprofits, and private sector

- Demographic Data: from the Census Bureau, HUD, and the Knox County Housing Market

- Lending/Financial Data: Examination of private market issues that relate to the sale or rental of housing, the provision of brokerage services, mortgage lending, insurance sales and underwriting, HOME Mortgage Disclosure Act (HMDA) data, Community Reinvestment Act (CRA) data, property appraisal and property management

And a Review of:
- Most recent AI, and Consolidated Annual Performance and Evaluation Report
- Fair Housing Trends
- Human Rights Reports for the state of Tennessee and HUD
- Public awareness of fair housing laws and landlord-tenant laws
- Mortgage lending practices and denial rates
- Language access plans and systems for disseminating information
Next Steps

- Stakeholder Kick off Meeting
- Web Based Survey for Stakeholders and Citizens
- Discuss findings and data with Stakeholders

Please look out for surveys, announcements and/or notices regarding AI posted on the city and county website in the coming months.

(Language Assistance and Hard Copies will be available)

We will be reaching out to individuals and groups that represent: protected classes and other diverse interests such as persons with disabilities, families with children, immigrants, and homeless persons; racial and ethnic groups; civil rights commissions; organizations working with low- and moderate-income persons, tenants, and veterans; legal service programs; the NAACP; public and private housing providers; fair housing organizations; both units of local governments; banks/other financial institutions; other interested organizations; and the general public.
Consolidated Plan Timeline

Finalize Goals & Objectives By January 24

Year One Action Plan

Application Process February 3 - February 28

AI Process February – April

Drafts Available for Review April 1
- Consolidated Plan
- AI
- Year One Action Plan*

30-day Public Comment Period April 1 – April 30

Public Meeting April 28

City Council Review / Vote May 5

Due to HUD May 15 / TBA *
Thank you.

For more information:

www.knoxvilletechn.gov/development

We invite you to stay and share feedback.